Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	Camellia	
	government-issued picture identification (for example, your driver's license or	First name	First name
	passport).	Middle name	Middle name
	Bring your picture	Taylor	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	
		міадіе пате	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	XXX - XX - 1240	XXX - XX
	number or federal Individual Taxpayer	OR	OR
	Identification number		
		9xx - xx	9xx - xx

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Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
	,	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1 E 8th Street	Number Street
		<u>Unit 503</u>	
		Chicago IL 60605	
		City State ZIP Code	City State ZIP Code
		COOK County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐I have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

Camellia

Debtor 1

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Debt	or 1	Camella			1 ayıuı		Case Number (if known)		
		First Name	Middle Name		Last Name				
Pa	rt 2:	Tell the Court About Yo	ur Bankruntov	Casa					
		Tell the Court About To	и ванктиресу	Case					
7.		chapter of the kruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
		choosing to file	■ Chap	ter 7					
	und	er	☐ Chap	ter 11					
			☐ Chap	ter 12					
			☐ Chap	ter 13					
8.	How	you will pay the fee	local yours subm	court for realf, you maitting you	more details ab nay pay with ca	oout how you may ash, cashier's che	Please check with the clerk's office in your pay. Typically, if you are paying the feeck, or money order. If your attorney is ttorney may pay with a credit card or check		
						-	pose this option, sign and attach the e in Installments (Official Form 103A).		
			By la less t pay t	w, a judge han 150% ne fee in i	e may, but is no of the official nstallments). If	ot required to, wai poverty line that a you choose this	est this option only if you are filing for Chapter 7. we your fee, and may do so only if your income is applies to your family size and you are unable to option, you must fill out the <i>Application to Have the</i> B) and file it with your petition.		
9. Hav	ve you filed for	■ No							
		kruptcy within the		N	one				
	iast	8 years?	☐ Yes.	District N	OTIC	When	Case Number MM / DD / YYYY		
				District N	one	When	Case Number MM / DD / YYYY		
							MM/ DD/ YYYY		
				District		When	Case Number		
							MM / DD / YYYY		
10.		any bankruptcy es pending or being	■ No						
		by a spouse who is	☐ Yes.				Relationship to you		
	you part	filing this case with , or by a business er, or by iate?		District		When	Case Number, if known		
				Debtor			Relationship to you		
				District		When	Case Number, if known		
11.	-	you rent your dence?	□ No. ■ Yes.	Go to line Has your residence	landlord obtaine	d an eviction judgme	ent against you and do you want to stay in your		
				No.	Go to line 12.				

this bankruptcy petition.

 \square Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with

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Document Taylor Camellia

Debtor 1

Case Number (if known)

	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of busing	ess				
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any					
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street					
			City		State	Zip Code		
			Check the appropriate box t	o describe your business:				
			☐ Health Care Business	(as defined in 11 U.S.C. § 101(27A))				
			☐ Single Asset Real Esta	ate (as defined in 11 U.S.C. § 101(51B))			
			☐ Stockbroker (as define	d in 11 U.S.C. § 101(53A))				
			Commodity Broker (as	defined in 11 U.S.C. § 101(6))				
			■ None of the above					
	For a definition of <i>small</i> business debtor, see 11 U.S.C. § 101(51D).		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.					
Pa	rt 4: Report if You Own or Hav			That Needs Immediate Attention				
		ve Any Hazard	ous Property or Any Property					
14.	Do you own or have any	ve Any Hazard	ous Property or Any Property '					
	Do you own or have any property that poses or is alleged to pose a threat of imminent and	No.						
	property that poses or is alleged to pose a threat	No.						
	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own	No.	What is the hazard?					
	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?	No.	What is the hazard?					
	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard?	ed, why is it needed?				
	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard? —— If immediate attention is need —— Where is the property?	ed, why is it needed?				
	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard? —— If immediate attention is need —— Where is the property?	ed, why is it needed?				

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Debtor 1

<u>Ca</u>mellia

Case Number (if known)

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Receive a Briefing About Credit Counseling				
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
You must check one:	You must check one:			
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.			
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.			
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.			
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.			
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.			
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.			
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.			
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:			
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.			
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.			

duty in a military combat zone.

Active duty. I am currently on active military

If you believe you are not required to receive a briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

duty in a military combat zone.

ebtor 1	Case 16-10452	Doc 1	Filed 03/28/16 Document Taylor	Entered 03/28/16 09:24 Page 6 of 60 Case Number (if know				
	First Name Mid	Idle Name	Last Name					
Part	Answer These Questions for	r Reporting Purp	oses					
	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b.						
		Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17.						
		Toc. State the	type or debts you owe that a	are not consumer debts or business debts.				
(6 6 6 6	Are you filing under Chapter 7? Oo you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be evailable for distribution o unsecured creditors?	Yes. I am adm	-	Go to line 18. you estimate that after any exempt proper id that funds will be available to distribute t	-			
)	How many creditors do rou estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999		□ 1,000-5,000 □ 5,001-10,000 □ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000			
6	How much do you estimate your assets to be worth?	\$0-\$50,001 \$50,001-\$ \$100,001	\$100,000 -\$500,000	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
•	dow much do you estimate your liabilities o be?	\$0-\$50,001 \$50,001-\$ \$100,001	\$100,000 -\$500,000	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion			
Part or y			d this petition, and I declare	under penalty of perjury that the information	on provided is true and			
 ,			ed States Code. I understand	m aware that I may proceed, if eligible, und d the relief available under each chapter, a	• • • •			
		•	·	pay or agree to pay someone who is not an e notice required by 11 U.S.C. § 342(b).	attorney to help me fill out			
		I request relief i	in accordance with the chap	ter of title 11, United States Code, specifie	d in this petition.			
		with a bankrupt	-	ncealing property, or obtaining money or pr up to \$250,000, or imprisonment for up to 2				

/s/ Camellia Taylor
Signature of Debtor 1

Executed on 03/26/2016

MM / DD / YYYY

Signature of Debtor 2

MM / DD / YYYY

Executed on

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Document Taylor Camellia Debtor 1 Case Number (if known) Middle Name

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Jonathan Daniel Parker	Date	Date: 03/28/2016
Signature of Attorney for Debtor	24.0	MM / DD / YYYY
Jonathan Daniel Parker		
Printed name		
Geraci Law L.L.C.		
Firm name		
55 E. Monroe St., #3400		
Number Street		
Chicago	IL	60603
City	State	ZIP Code
Contact Phone312-332-1800	Email ad	dressndil@geracilaw.com
6297378	IL	
Bar number	State	

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Fill in this in	formation to ident	ify your case:		
Debtor 1	Camellia		Taylor	_
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
		the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)				

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) v line 55, Total real estate, from Schedule A/B	\$ 0
1ь. Сору	line 62, Total personal property, from Schedule A/B	\$ 16,863
1с. Сору	line 63, Total of all property on <i>Schedule A/B</i>	\$ 16,863
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$11,199
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$800
3ь. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$149,774
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$2,564.99
	e <i>J: Your Expenses</i> (Official Form 106J) bur monthly expenses from line 22c of <i>Schedule J</i>	\$2,860.00

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Document Taylor

Debtor 1 Camellia

Page 9 of 60 Case Number (if known) _

First Name ntriesDescription Answer These Q	Middle Name uestions for Administrative a	Last Name	Ass	etsAmount	LiabilitiesAmou	<u>nt</u>	
6. Are you filing for bankrup No. You have nothing Yes	otcy under Chapter 7, 11 or to report on this part of the		ubmit this form to the c	court with your o	ther schedules.		
What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.							
B. From the Statement of You Form 122A-1 Line 11; OR,	our Current Monthly Incom Form 122B Line 11; OR, Fo		nonthly income from Of	fficial	_	\$ 3,120.00	
9. Copy the following specia	al categories of claims from	n Part 4, line 6 of <i>Schedule</i>	E/F:	Total claim			
From Part 4 of Schedule	E/F, copy the following:						
9a. Domestic support oblig	gations (Copy line 6a.)			\$ 0.00			
9b. Taxes and certain other	er debts you owe the govern	ment. (Copy line 6b.)		\$_800.00			
9c. Claims for death or per	rsonal injury while you were	intoxicated. (Copy line 6c.)		\$_0.00			
9d. Student loans. (Copy li	ine 6f.)			\$ <u>130,049</u> .	00		
9e. Obligations arising out priority claims. (Copy line (of a separation agreement of a separation agreement of g.)	or divorce that you did not re	eport as	\$_0.00			
9f. Debts to pension or pre	ofit-sharing plans, and other	similar debts. (Copy line 6h	1.)	\$_0.00			
9g. Total. Add lines 9a thr	ough 9f.			\$_130,849.	.00		

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Fill in this in	formation to ider	ntify your case and this fili	ing:	0 of 60	0.2	oo mam	
Debtor 1	Camellia		Taylor				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distri					
Case Number	-		(State)			Check if this is a	an
(If known)						amended filing	
Official F	<u>orm 106A</u>	<u>/B</u>					
3chedul	e A/B: Pr	operty					12/15
ategory where esponsible for ages, write you on the second of the second	you think it fits supplying correctur name and cas Describe Each Rector or have any le	best. Be as complete and a ct information. If more spa e number (if known). Ansv sidence, Building, Land, or C gal or equitable interest in	accurate as possible. If two make is needed, attach a separa	, or similar property?	both are equally		
		•	•	ig any entries for pages	>		\$0.00
Part 2:	Describe Your Vel	nicles					
you own that so O3. Cars, vans No. Yes. N A C O4. Watercraft Examples: No. Yes.	Describe Describe Describe Make: Model: Model: Describe Milea Other information: Describe Describe	Acura TSX 2010 75,000 homes, ATVs and other representations, personal watercraft, fishing	Iso report it on Schedule G: Ex	y s and another unity property (see icles, and accessories accessories	Do not deduct secured the amount of any sec	portion you ow	D: rty of the
				>		\$	16,050.00
Part 3:	Describe Your Per	sonal and Household Items					
	r have any legal o	or equitable interest in any	y of the following items?			Current value of th portion you own? Do not deduct secured or exemptions	
Examples:		ishings urniture, linens, china, kitchenw	vare			1	
Yes.	Describe	Furniture, linens, small applian	nces, table & chairs, bedroom set		\$400	\$	400.00

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07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... Cell phone \$300 300.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. es. Describe..... Everyday clothes \$50 50.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Costume iewelry \$50 50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list Describe..... 0.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$800.00 for Part 3. Write that number here ----**Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe..... 0.00

Filed 03/28/16
Document
Last Name Camellia Case 16-10452 Doc 1 Debtor 1

Middle Name

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17.	Deposits o	f money			
	Examples:	Checking, savings	s, or other financial accounts; c	ertificates of deposit; shares in credit unions, brokerage houses,	
		imilar institutions.	If you have multiple accounts v	with the same institution, list each.	
	No.				
	Yes.	Describe		Institution name:	
			Savings Account	Chase	<u> </u>
			Checking Account	Chase	\$13.0 0
					\$13.00
18.	Bonds, mu	tual funds, or p	publicly traded stocks		
	Examples:	Bond funds, inves	stment accounts with brokerage	e firms, money market accounts	
	No.				
	Yes.	Describe	Institution or issuer name	:	
					\$0.00
19.	Non-public	ly traded stock	cand interests in incorpor	ated and unincorporated businesses, including an interest in	
	No.				
	Yes.	Describe	Name of Entity and Perce	ent of Ownership:	
					\$0.00
20.			-	able and non-negotiable instruments	
	-		•	checks, promissory notes, and money orders.	
	_ `	able instruments a	are those you cannot transfer to	o someone by signing or delivering them.	
	No.		lancar mana.		
	Yes.	Describe	Issuer name:		0.00
24	Detivement				\$0.00
21.		t or pension ac		thrift savings accounts, or other pension or profit-sharing plans	
	No.	iniciosis in irva, E	-1110/1, 11cogn, 401(k), 400(b), 1	Time savings accounts, or other perision or profice that ing plans	
	=	Deceribe	Type of account and Insti	tution name:	
	Yes.	Describe	Type of account and man	lution name.	\$ 0.00
22	Security de	eposits and pre	anavments		<u> </u>
	=	-		ou may continue service or use from a company	
				utilities (electric, gas, water), telecommunications	
	No.				
	Yes.	Describe	Institution name or individ	lual:	
					\$0.00
23.	Annuities (A contract for	a periodic payment of mo	ney to you, either for life or for a number of years)	
	No.				
	Yes.	Describe	Issuer name and descript	ion:	
					\$0.00
24.	Interests in	n an education	IRA, in an account in a qu	alified ABLE program, or under a qualified state tuition program.	
	26 U.S.C. §	§ 530(b)(1), 529A	A(b), and 529(b)(1).		
	No.				
	Yes.	Describe	Institution name and desc	cription. Separately file the records of any interests.11 U.S.C. § 521(c):	
					\$0.00
25.	Trusts, equ	uitable or futur	e interests in property (oth	ner than anything listed in line 1), and rights or powers	
	No.				
	Yes.	Describe			
					\$0.00
26.				l other intellectual property	
		Internet domain n	ames, websites, proceeds from	n royalties and licensing agreements	
	No.				
	Yes.	Describe			
					\$
27.	-	-	l other general intangibles		
	No.	bulluling permits, (exclusive licerises, cooperative	association holdings, liquor licenses, professional licenses	
	=	D "			
	Yes.	Describe			
					\$0.00

Debtor 1 Case 16-10452 Doc 1 Filed 03/28/16 Entered 03/28/16 09:24:47 Desc Main Page 13 of the Community of

Мо	ney or propo	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	No. Yes.	Describe		
29.	Family sup Examples: I	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	\$0.00
	Yes.	Describe		\$ 0.00
30.	Examples: I		bwes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	
	Yes.	Describe		\$0.00
31.	Examples: I		ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes.	Describe	Health insurance - employer provided \$6	\$ 0.00
32.	If you are th		at is due you from someone who has died living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	
	Yes.	Describe		\$ <u>0.0</u> 0
33.	_	-	es, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	
	Yes.	Describe		\$0.00
34.	No.	ingent and unlice Describe	quidated claims of every nature, including counterclaims of the debtor and rights	
35.	_		lid not already list	\$0.00
	No.	-		
	res.	Describe		\$0.00
			of your entries from Part 4, including any entries for pages you have attached	\$13.00
	al a Gi		iness-Related Property You Own or Have an Interest In. List any real estate in Part 1. gal or equitable interest in any business-related property?	
	No. Yes.			
				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts r	eceivable or co	mmissions you already earned	
	Yes.	Describe		\$0.00

Case 16-10452 Doc 1 Filed 03/28/16 Entered 03/28/16 09:24:47 Desc Main Document Page 14 of 60 umber (if known)

39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes. Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00

Camellia Case 16-10452 Doc 1

62. Total personal property. Add lines 56 through 61.

63. Toal of all property on Schedule A/B. Add line 55 + line 62

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Document Page 15 of 60 Univer (if known)

\$ 16,863.00

Desc Main

\$ 16,863.00

\$16,863.00

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 16,050.00 56. Part 2: Total vehicles, line 5 \$800.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$ 13.00 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00

Official Form 106A/B Record # 705718 Page 6 of 6 Schedule A/B: Property

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Fill in this in	Fill in this information to identify your case:					
Debtor 1	Camellia		Taylor			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)			
Case Number	r					
(If known)						

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	fy the Property You Claim as Exempt							
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.								
You are clai	You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)							
You are clai	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)							
2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.								
	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption				
		Copy the value from Schedule A/B	Check only one box for each exemption					
Brief description:	2010 Acura TSX with over 75,000 miles	\$ <u>16,050</u>	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00				
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit					
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>400</u>	 \$	735 ILCS 5/12-1001(b) - \$400.00				
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit					
Brief description:	Cell phone	\$_300	 \$	735 ILCS 5/12-1001(b) - \$300.00				
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit					
Brief description:	Everyday clothes	<u>\$_50</u>		735 ILCS 5/12-1001(a),(e) - \$50.00				
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit					
Official Form 1060	Record # 705718	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2				

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Camellia Debtor 1

First Name Middle Name Last Name Page 17 of 60 Case Number (if known)

Part 2: Additional Page									
	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption					
		Copy the value from Schedule A/B	Check only one box for each exemption						
Brief description:	Costume jewelry	\$_50		735 ILCS 5/12-1001(a),(e) - \$50.00					
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit						
Brief description:	Checking Account, Chase, 13.00	\$ <u>13</u>	□\$_470	735 ILCS 5/12-1001(b) - \$470.00					
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit						
3. Are vou claimin	ng a homestead exemption of more	e than \$155.675?							
(Subject to adju	Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?								
Official Form 1060	C Record # 705718	Schedule C: T	he Property You Claim as Exempt	Page 2 of 2					

	information to identify y			8 of 60			
Debtor 1	Camellia		Taylor				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing	g) First Name	Middle Name	Last Name				
United Stat	tes Bankruptcy Court for the :	NORTHERN	-				
Case Num	ber		(State)			Check if this	s is an
(If known)						amended fi	ling
)fficial	Form 106D						
	<u> </u>						1
			Claims Secured by P		fan annah de ee ee e		
formation.	ete and accurate as poss If more space is needed, iges, write your name an	copy the Addition	ed people are filing together, both onal Page, fill it out, number the en f known)	tries, and attach it to th	is form. On the top of a	ny	
-	rges, write your name an	•	,				
		• • •					
∐ No.	Check this box and subm	it this form to the	court with your other schedules. You	u have nothing else to re	port on this form.		
Vac	Fill in all of the informatio						
es.	i ili ili ali oi tile ililoililatio	n below.					
	I	n below.					
Part 1:	List All Secured Claims	n below.					
Part 1:	List All Secured Claims		n one secured claim, list the creditor	separately	Column A	Column A	Column
Part 1:	List All Secured Claims secured claims. If a cred	itor has more than	n one secured claim, list the creditor ticular claim, list the other creditors	· •	Amount of claim	Column A Value of collateral that supports this	Column (Unsecure portion
Part 1: List all :	List All Secured Claims secured claims. If a cred	itor has more than		in Part 2.		Value of collateral	Unsecure
Port 1F List all a for each As much	List All Secured Claims secured claims. If a cred	itor has more than	ticular claim, list the other creditors	in Part 2. me.	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecure portion
Part 1: 2. List all : for each As muci	secured claims. If a cred n claim. If more than one h as possible, list the claim	itor has more than	ticular claim, list the other creditors l order according to the creditors nar	in Part 2. me. s the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
e. List all for each As mucl	List All Secured Claims secured claims. If a cred in claim. If more than one in as possible, list the claim tal ONE AUTO Finan or's Name Dallas Pkwy	itor has more than	ticular claim, list the other creditors order according to the creditors nar Describe the property that secure	in Part 2. me. s the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
Part 1: 2. List all : for each As muci	List All Secured Claims secured claims. If a cred in claim. If more than one in as possible, list the claim tal ONE AUTO Finan or's Name Dallas Pkwy	itor has more than	ticular claim, list the other creditors order according to the creditors nar Describe the property that secure	in Part 2. me. s the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
e. List all for each As mucl	List All Secured Claims secured claims. If a cred in claim. If more than one in as possible, list the claim tal ONE AUTO Finan or's Name Dallas Pkwy	itor has more than	ticular claim, list the other creditors order according to the creditors nar Describe the property that secure	in Part 2. me. s the claim: 0 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
Part 1: 2. List all : for each As mucl 2.1 Capit Credite 3901 Number	List All Secured Claims secured claims. If a cred in claim. If more than one in as possible, list the claim tal ONE AUTO Finan or's Name Dallas Pkwy er Street	itor has more than creditor has a par ms in alphabetica	Describe the property that secure 2010 Acura TSX with over 75,000 As of the date you file, the claim is Contingent	in Part 2. me. s the claim: 0 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
Part 1: List all : for each As mucl Capit Credite 3901	List All Secured Claims secured claims. If a cred in claim. If more than one thas possible, list the claim tal ONE AUTO Finan or's Name Dallas Pkwy er Street	itor has more than creditor has a pan ms in alphabetica	ticular claim, list the other creditors order according to the creditors nare consistent to the creditors of	in Part 2. me. s the claim: 0 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
e. List all a for each As mucl Credite 3901 Number Plance City	List All Secured Claims secured claims. If a cred in claim. If more than one in as possible, list the claim tall ONE AUTO Finan or's Name Dallas Pkwy er Street	itor has more than creditor has a par ms in alphabetica	ticular claim, list the other creditors order according to the creditors nare considered by the creditors of the creditors of the claim is contingent unliquidated Disputed	in Part 2. me. s the claim: 0 miles s: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
c. List all a for each As muci	List All Secured Claims secured claims. If a cred in claim. If more than one thas possible, list the claim tal ONE AUTO Finan or's Name Dallas Pkwy er Street To To St.	itor has more than creditor has a par ms in alphabetica	ticular claim, list the other creditors order according to the creditors nare consistent of the creditors of the creditors. As of the date you file, the claim is Contingent Unliquidated Disputed Nature of Lien. Check all that apply	in Part 2. me. s the claim: 0 miles s: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
c. List all a for each As muci	List All Secured Claims secured claims. If a cred in claim. If more than one in as possible, list the claim tal ONE AUTO Finan or's Name Dallas Pkwy er Street D TO Str. ves the debt? Check one.	itor has more than creditor has a par ms in alphabetica	Describe the property that secure 2010 Acura TSX with over 75,000 As of the date you file, the claim is Contingent Unliquidated Disputed Nature of Lien. Check all that apply	in Part 2. me. s the claim: 0 miles s: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
c. List all for each As muci	List All Secured Claims secured claims. If a cred in claim. If more than one thas possible, list the claim tal ONE AUTO Finan or's Name Dallas Pkwy er Street To To St.	itor has more than creditor has a par ms in alphabetica	ticular claim, list the other creditors order according to the creditors nare consistent of the creditors of the creditors. As of the date you file, the claim is Contingent Unliquidated Disputed Nature of Lien. Check all that apply	in Part 2. me. s the claim: 0 miles s: Check all that apply. c mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
c. List all for each As muci	List All Secured Claims secured claims. If a cred in claim. If more than one in as possible, list the claim tall ONE AUTO Finan or's Name Dallas Pkwy er Street Dallas Pkwy er Street Dallas Pkwy er Street	itor has more that creditor has a parms in alphabetica	Describe the property that secure 2010 Acura TSX with over 75,000 As of the date you file, the claim is Contingent Unliquidated Disputed Nature of Lien. Check all that apply An agreement you made (such as car loan)	in Part 2. me. s the claim: 0 miles s: Check all that apply. c mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
c. List all for each As muci	List All Secured Claims secured claims. If a cred on claim. If more than one has possible, list the claim tal ONE AUTO Finan or's Name Dallas Pkwy er Street Description of the Street of the Claim Street or Tolly store the debt? Check one. Store 1 only tor 2 only tor 1 and Debtor 2 only tor 1 and Debtor 2 only	itor has more that creditor has a parms in alphabetica	Describe the property that secure 2010 Acura TSX with over 75,000 As of the date you file, the claim is Contingent Unliquidated Disputed Nature of Lien. Check all that apply An agreement you made (such as car loan) Statutory lien (such as tax lien, me	in Part 2. me. s the claim: 0 miles s: Check all that apply. c mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
c. List all in for each As mucical Creditor 3901 Number Pland City Who ow Debt Debt At le	List All Secured Claims secured claims. If a cred on claim. If more than one has possible, list the claim tal ONE AUTO Finan or's Name Dallas Pkwy er Street Description of the Street of the Claim Street or Tolly store the debt? Check one. Store 1 only tor 2 only tor 1 and Debtor 2 only tor 1 and Debtor 2 only	itor has more that creditor has a parms in alphabetica X 75093 ate Zip Code	Describe the property that secure 2010 Acura TSX with over 75,000 As of the date you file, the claim is Contingent Unliquidated Disputed Nature of Lien. Check all that apply An agreement you made (such as car loan) Statutory lien (such as tax lien, me	in Part 2. me. s the claim: 0 miles s: Check all that apply. c mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any

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Fil	l in this inf	ormation to identify you	r case:		9 of 60			
D	ebtor 1	Camellia		Taylor				
D.	CDIOI I	First Name	Middle Name	Last Name				
De	ebtor 2							
(Sp	oouse, if filing)	First Name	Middle Name	Last Name				
Ur	nited States I	Bankruptcy Court for the :	NORTHERN Dis	trict of ILLINOIS				
				(State)			☐ Check in	f this is an
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٠	:-:-! -	100E/E					amende	,a illing
JΠ	iciai Fo	orm 106E/F						
Sch	<u>redule</u>	E/F: Creditors \	Who Have	Unsecured Claims				12/15
ist the A/B: If the control of the c	he other pa Property (Cors with pa ed, copy the f any additi	orty to any executory cor Official Form 106A/B) and artially secured claims th	ntracts or unexp d on <i>Schedule G</i> nat are listed in t, number the ei ame and case n	,	a claim. Also list execu expired Leases (Official ve Claims Secured by F	tory contracts on Sched Form 106G). Do not inc Property. If more space i	<i>lule</i> lude any s	
Pa	art 1:	ist All of Your PRIORITY U	Insecured Claims	•				
1. D	o any cred	litors have priority unsec	cured claims aga	ainst you?				
	No. Go	to Part 2.						
	Yes.							
r u	nonpriority a insecured o	amounts. As much as pos claims, fill out the Continu	sible, list the clai ation Page of Pa	claim has both priority and nonprims in alphabetical order according to 1. If more than one creditor ho ructions for this form in the instru	ng to the creditor's name	e. If you have more than t	two priority	Nonpriority
	,						amount	amount
2.1		epartment of Revenue		Last 4 digits of account number		\$ <u>800.00</u>	<u>\$ 800.00</u>	\$ <u>0.00</u>
	Creditor's N PO Box			When was the debt incurred?	2012			
	Number	Street						
				As of the date you file, the claim	is: Check all that apply.			
				Contingent				
	Chicago		60664-0338	Unliquidated				
	City Who owes	the debt? Check one.	Zip Code	Disputed				
	Debtor 1	only						
	Debtor 2	? only		Type of PRIORITY unsecured cla	im:			
	Debtor 1	and Debtor 2 only		Domestic support obligations				
	At least	one of the debtors and anothe	er	Taxes and certain other debts yo	ou owe the government			
	_	f this claim relates to a		Пантин	1.9			
		nity debt 1 subject to offest?		Claims for death or personal inju	ry wniie you were			
	No			intoxicated Other. Specify				
	Yes							
Pa	art 2:	ist All of Your NONPRIORI	TY Unsecured CI	aims				
3. 🖸	o any cred	litors have nonpriority u	nsecured claims	against you?				
	No. You	u have nothing to report in	this part. Subm	nit this form to the court with your	other schedules.			
	Yes.							
n ir	nonpriority to	unsecured claim, list the c Part 1. If more than one c	reditor separatel reditor holds a pa	alphabetical order of the creditory for each claim. For each claim articular claim, list the other credi	listed, identify what type	of claim it is. Do not list	claims already	
C	iaiiiis illi Ol	it the Continuation Page o	n Fall Z.					Total claim

Official Form 106E/F Record # 705718

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Debtor 1	Camellia	Page 20 of 60 Case Number (if known)	
	First Name Middle Name	Last Name	
4.1	Arbors of Harbor Town	Last 4 digits of account number	<u>\$ 2,000.00</u>
	Creditor's Name 671 Harbor Edge Dr	When was the debt incurred?	
	Number Street	Then was the dest meaned:	
	Number		
		As of the date you file, the claim is: Check all that apply.	
	Memphis TN 38103	Contingent	
	City State Zip Code	Unliquidated	
\ v	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No Tv	Other. Specify	
4.2	Yes Capital ONE BANK USA N	Last 4 digits of account number NULL	\$ 2,171.00
4.2	Creditor's Name	Last 4 digits of decodific fidings.	*
	15000 Capital One Dr	When was the debt incurred? 2012-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Richmond VA 23238	Unliquidated	
١,,	City State Zip Code Vho owes the debt? Check one.	Disputed	
"			
	Debtor 1 only	T (NONDRIGHTY	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	Debte to periodic of profit ording plane, and other orminal debte	
	No	Other. Specify	
	Yes		
4.3	Chicago Patrolmans FCU	Last 4 digits of account number 0001	\$ 8,195.00
	Creditor's Name	When was the debt incurred? 2014-2015	
	1359 W Washington Blvd	When was the debt incurred? 2014-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60607	Contingent	
	City State Zip Code	Unliquidated	
v	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	- Personal Lear	
	Yes	Other. Specify Personal Loan	

Official Form 106E/F

Case 16-10452 Doc 1 Filed 03/28/16 Entered 03/28/16 09:24:47 Desc Main Page 21 of 60 Case Number (if known) Document Camellia Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Chicago Patrolmans FCU \$ 1,877.00 Last 4 digits of account number _ Creditor's Name 2015-2015 1359 W Washington Blvd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60607 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Personal Loan Yes Comcast-Chicago \$ 384.00 Last 4 digits of account number 4.5 Creditor's Name 2015-2015 4200 International Pkwy When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Carrollton 75007 TX Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes Credit ONE BANK NA **NULL** \$832.00 4.6 Last 4 digits of account number Creditor's Name 2014-2016 Po Box 98875 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent

Debtor 1	Camellia First Name Middle Name	oc 1 Filed 03/28/16 Entered 03/28/16 09:24:47 Description Page 22 of 60 Case Number (if known) Continuation Page	: Main
After lis	sting any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Clair
4.7	DPT ED/SLM Creditor's Name 11100 Usa Pkwy Number Street	Last 4 digits of account number1125 When was the debt incurred?2009-2012	\$ <u>0.00</u>
w	Fishers IN 46037 City State Zip Code Who owes the debt? Check one.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt the claim subject to offest?	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
4.8	Yes DPT ED/SLM Creditor's Name 11100 Usa Pkwy Number Street	Cother. Specify Last 4 digits of account number1125 When was the debt incurred?2009-2012	\$ <u>0.00</u>
		As of the date you file, the claim is: Check all that apply. Contingent	

Creditor's Name	2000 2012	
11100 Usa Pkwy	When was the debt incurred? 2009-2012	
Number Street		
	As a false data were file after a labor to a Ohan Lallalla da and	
	As of the date you file, the claim is: Check all that apply.	
Fishers IN 40007	Contingent	
Fishers IN 46037	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify	
Yes		
DPT ED/SLM	Last 4 digits of account number1125	\$ 0.00
Creditor's Name		·
11100 Usa Pkwy	When was the debt incurred? 2009-2012	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Fishers IN 46037		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
=		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
No	Other. Specify	
Yes		
FED LOAN SERV	Last 4 digits of account number 0005	\$ <u>2,584.00</u>
Creditor's Name		
Po Box 60610	When was the debt incurred? 2011-2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Harrisburg PA 17106	Unliquidated	
City State Zip Code	_	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No		
	Other. Specify	
Yes		

	Case 16	-10452 D	oc 1	Filed 03/28/16	Entered 03/28/16 09:24:47	Desc Main	
Debtor 1	Camellia			മൂട്ടµment	Page 23 of 60 Case Number (if known)		
	First Name	Middle Name		Last Name			_
Pari	2+ Your NONPRIORITY	Unsecured Claims	- Continua	tion Page			
After lie	sting any entries on this pa	ago number then	n hoginnir	ng with 4.4 followed by 4.5	and so forth		Total Clair
Aiterin	sting any entires on this po	age, number men	ii begiiiiii	ig with 4.4, followed by 4.5	, and so lords.		Total Olali
4.10	FED LOAN SERV		Las	t 4 digits of account number	r 0009		\$ 9,332.00
	Creditor's Name						
	Po Box 60610		Wh	en was the debt incurred?	2009-2014		
	Number Street						
			As	of the date you file, the clain	n is: Check all that apply.		
				Contingent			
	Harrisburg	PA 17106		Unliquidated			
w	City Who owes the debt? Check or	State Zip Code ne.		Disputed			
	Debtor 1 only		_				
1 7	Debtor 2 only		Tvp	e of NONPRIORITY unsecur	red claim:		
ΙĒ	Debtor 1 and Debtor 2 only			Student loans			
Ī	At least one of the debtors ar	nd another		Obligations arising out of a sep	aration agreement or divorce		
1 7	Check if this claim relates		_	that you did not report as priorit	ty claims		
-	community debt			Debts to pension or profit-shari	ng plans, and other similar debts		
Is	the claim subject to offest?	•	_				
	No			Other. Specify			
	Yes						
4.11	FED LOAN SERV		Las	t 4 digits of account number	r0001		\$ 9,332.00
	Creditor's Name		1471-		2010-2014		
	Po Box 60610		wn	en was the debt incurred?			
	Number Street						
			As	of the date you file, the clain	n is: Check all that apply.		
	1.1-milehous	DA 17100		Contingent			
	Harrisburg	PA 17106	П	Unliquidated			

7.10			
	Creditor's Name	When was the debt incurred? 2009-2014	
	Po Box 60610	When was the debt incurred? 2009-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harrisburg PA 17106	Unliquidated	
	City State Zip Code	Disputed	
_ v	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
ΙĪ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1		Student loans	
	Debtor 1 and Debtor 2 only		
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙГ	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?		
	No	Day and	
l f	=	Other. Specify	
-	Yes FED LOAN SERV	Last 4 digits of account number 0001 \$ 9.332.00	\dashv
4.11		Last 4 digits of account number 0001 \$ 9,332.00	
	Creditor's Name	When was the debt insurred? 2010-2014	
	Po Box 60610	When was the debt incurred? 2010-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harrisburg PA 17106	Unliquidated	
	City State Zip Code		
V	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
ΙĒ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙГ	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls is	s the claim subject to offest?	2	
	No	По. о т	
1 7	=	Other. Specify	
	Yes	0002	\dashv
4.12	FED LOAN SERV	Last 4 digits of account number 0003 \$ 9,332.00	
	Creditor's Name	0044 0044	
	Po Box 60610	When was the debt incurred? 2011-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harrisburg PA 17106	Unliquidated	
	City State Zip Code		
V	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
7	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Г	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
ľ	No	П	
	Type	Other. Specify	

Record # 705718

Debtor 1	Case 16-10452 C Camellia First Name Middle Name	Doc 1 Filed 03/28/16 Entered 03/28/16 09:24:47 Desc Main Page 24 of 60 Case Number (if known)	_
Pari	Your NONPRIORITY Unsecured Claims	- Continuation Page	
After lis	sting any entries on this page, number ther	n beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.13	FED LOAN SERV	Last 4 digits of account number 0004	\$ _14,373.00
	Creditor's Name Po Box 60610	When was the debt incurred? 2011-2014	
	Number Street		
<u> </u>	Harrisburg PA 17106 City State Zip Code Tho owes the debt? Check one.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Is	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	Other. Specify	
4.14	FED LOAN SERV	Last 4 digits of account number0002	\$ 14,973.00
	Creditor's Name Po Box 60610 Number Street	When was the debt incurred? 2010-2014	
		As of the date you file, the claim is: Check all that apply.	
	Harrisburg PA 17106 City State Zip Code	☐ Contingent ☐ Unliquidated ☐ Disputed	

00 Who owes the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes FED LOAN SERV 8000 **\$** 15,534.00 4.15 Last 4 digits of account number Creditor's Name 2009-2014 Po Box 60610 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Harrisburg PA 17106 Unliquidated City
Who owes the debt? Check one. State Zip Code Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce Check if this claim relates to a that you did not report as priority claims community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _

Record # 705718

Doc 1 Filed 03/28/16 Entered 03/28/16 09:24:47 Desc Main Case 16-10452 Page 25 of 60 Case Number (if known) **Pacument** Camellia Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.16	FED LOAN SERV	Last 4 digits of account number 0007	\$ 54,589.00
	Creditor's Name	0000 0044	
	Po Box 60610	When was the debt incurred? 2009-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harrisburg PA 17106	Unliquidated	
l .	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
!	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
!	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No No	Other. Specify	
4.47	Yes Home Shopping Network	Lost 4 digits of account number	\$ 800.00
4.17	Creditor's Name	Last 4 digits of account number	3
	1 HSN Drive	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Saint Petersburg FL 33729	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
i	Debtor 1 and Debtor 2 only	Student loans	
i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.18	SLM Financial CORP	Last 4 digits of account number1125	\$ <u>0.00</u>
	Creditor's Name	When was the debt incurred? 2009-2010	
	11100 Usa Pkwy	When was the debt incurred? 2009-2010	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Fishers W. 1000F	Contingent	
	Fishers IN 46037	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Social to periodicin profite straining plane, and other sittlinal debits	
	No	Other. Specify	
1 1			

Doc 1 Filed 03/28/16 Entered 03/28/16 09:24:47 Desc Main Case 16-10452 Page 26 of 60 Case Number (if known) Document Camellia Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim SLM Financial CORP** \$ 0.00 Last 4 digits of account number _ Creditor's Name 2009-2010 11100 Usa Pkwy When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 46037 Fishers IN Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Springleaf Financial \$ 3,000.00 Last 4 digits of account number 4.20 Creditor's Name 2014 601 NW Second St. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Evansville 47708 IN Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Syncb/GAP NULL \$ 466.00 Last 4 digits of account number 4.21 Creditor's Name 2015-2016 Po Box 965005 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Orlando 32896 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Debtor 2 only

No

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify ___Credit Card or Credit Use

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Student loans

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Debtor 1 <u>C</u>amellia

rŧ	

List Others to Be Notified for a Debt That You Already Listed

5.	Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.								
	Clerk, First Mun Div			On which entry in Part 1 or Part 2 list the original creditor?					
Name 50 W. Washington St., Rm. 1001			_	Line 1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims				
	Number Street		_		Part 2: Creditors with Nonpriority Unsecured Claims				
	Chicago City s	IL tate Zip	60602 	Last 4 digits of account number _	0002				
	Trunkett & Trunkett PC			On which entry in Part 1 or Part 2	list the original creditor?				
	Name 20 North Wacker Drive Ste 1434 Number Street		_	Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims				
	Chicago City	IL State Zip	60606	Last 4 digits of account number	0002				

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Schedule E/F: Creditors Who Have Unsecured Claims

Debtor 1 Camellia

Add the Amounts for Each Type of Unsecured Claim

			Total slates
			Total claim
otal claims	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$800.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$800.00
			Total claim
otal claims	6f. Student loans	6f.	\$130,049.00
iom ruit 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$19,725.00

Fill	in this in	Caso 16 formation to identi		-ilad 02/29/16	Entered 03/28/16 09:24:47 9 of 60	Desc Main
			., , ,		9 01 00	
De	btor 1	Camellia		Taylor		
De	btor 2	First Name	Middle Name	Last Name		
	ouse, if filing)	First Name	Middle Name	Last Name		
Un	ited States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	ILLINOIS		
Ca	se Number			(State)		Check if this is an
		- 4000				amended filing
Oπi	<u>ciai F</u>	orm 106G				12/1
Be as informaddition 1. Do	complete nation. If n onal pages o you hav No. Ch Yes. Fill	and accurate as ponore space is need so, write your name e any executory coeck this box and sut in all of the information ely each person on to, vehicle lease, co	led, copy the additional page and case number (if known) ontracts or unexpired leases bmit this form to the court with ation below even if the contract	e are filing together, both a , fill it out, number the entr . ? n your other schedules. You cts or leases are listed in Scare the contract or lease. T	have nothing else to report on this form. Chedule A/B: Property (Official Form 106A/B) Then state what each contract or lease is for (faction booklet for more examples of executory contracts.	or
			om you have the contract or	lease	State what the contract or lease	e is for
2.1						
	Name					
	Number	Street				
	City		State Zip	Code		
2.2						
	Name					
	Number	Street				
	City		State Zip	Code		
2.3						
	Name					
	Number	Street				
	City		State Zip	Code		
_						
2.4						
	Name					
	Number	Street				
	City		State Zip	Code		
2.5						
	Name					
	Number	Street				
	City		State Zip	Code		

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Fill in this in	nformation to ident	tify your case:	
Debtor 1	Camellia		Taylor
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Lages, write your name and case number (it known). Answer every question.							
1. D	o you have any codebtors? (If yo	ou are filing a joint case, do not list eit	her spouse as a codebto	or.)			
	No.						
	Yes						
2. W	ithin the last 8 years, have you l	lived in a community property state	or territory? (Communit	y property states and territories include			
Α	rizona, California, Idaho, Lousiian	na, Nevada, New Mexico, Puerto Rico	, Texas, Washington, an	d Wisconsin.)			
	No. Go to line 3.						
		spouse, or legal equivalent live with yo	ou at the time?				
	No Yes. Inwhich community	state or territory did you live?	. Fill in th	e name and current address of that person.			
	_ ,	, ,		·			
	Name of your spouse, former spous	se or legal equivalent					
	Number Street						
	City	State	Zip Code				
3. In			•	use is filing with you. List the person			
		or only if that person is a guarantor					
	chedule D (Official Form 106D), chedule E/F, or Schedule G to fil	Schedule E/F (Official Form 106E/F),	or Schedule G (Official	Form 106G). Use Schedule D,			
3	chedule E/F, or Schedule G to hi	ii out Colulliii 2.					
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt			
				Check all schedules that apply:			
3.1				Schedule D, line			
	Name			Schedule E/F, line			
	Number Street			Schedule G, line			
	City	State	Zip Code				
3.2	City	State	Zip Code	Cabadula D line			
U	Name			Schedule D, line			
				Schedule E/F, line			
	Number Street			Schedule G, line			
	City	State	Zip Code				
3.3				Schedule D, line			
	Name			Schedule E/F, line			
	Number Street			Schedule G, line			
	City	State	Zip Code	_			

Official Form 106H Record # 705718 Schedule H: Your Codebtors Page 1 of 1

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Fill in this in	formation to ident	ify your case:		01 00
Debtor 1	Camellia		Taylor	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
	. ,	the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS	Check if this is:
				A supplement

ck if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date:
MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment				
Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed Not employed
Include part-time, seasonal, or self-employed work.	Occupation	Temp		
Occupation may Include student or homemaker, if it applies.	Employers name	Watson Dwyer Te	mporaries, Inc	
	Employers address	25 E Washington S Chicago, IL 60602		3
	How long employed there?	3 months		
Part 2: Give Details About Month	aly Income			
spouse unless you are separated. If you or your non-filing spouse ha	the date you file this form. If you h . ave more than one employer, comb ace, attach a separate sheet to this	oine the information for a		, c
			For Debtor 1	For Debtor 2 or non-filing spouse
	 List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 			\$0.00
Estimate and list monthly overt	Estimate and list monthly overtime pay.			\$0.00
4. Calculate gross income. Add lin	e 2 + line 3.		\$3,120.00	\$0.00
Part 2: Give Details About Month Estimate monthly income as of to spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more spanded deductions). If not paid monthly, 3. Estimate and list monthly overtone.	Employers address How long employed there? The date you file this form. If you have more than one employer, combace, attach a separate sheet to this loce, attach as eparate sheet to this ry and commissions (before all pacalculate what the monthly wage wime pay.	25 E Washington S Chicago, IL 60602 3 months ave nothing to report for a form.	For Debtor 1 \$3,120.00	For Debtor 2 or non-filing spouse \$0.00

 Official Form 106I
 Record #
 705718
 Schedule I: Your Income
 Page 1 of 2

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Case Number (if known)

Camellia Debtor 1

Document Taylor First Name Middle Name Last Name

				For Debtor 1		ebtor 2 or iling spouse		
	Сору	line 4 here	4.	\$3,120.00		\$0.00		
5. Lis	t all	payroll deductions:						
!	5a. T	ax, Medicare, and Social Security deductions	5a.	\$555.01		\$0.00		
!	5b. N	landatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. lı	nsurance	5e.	\$0.00		\$0.00		
	5f. C	Domestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Inion dues	5g.	\$0.00		\$0.00		
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. Ad	d the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$555.01		\$0.00		
7. Cal	cula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,564.99		\$0.00		
8. Lis t	t all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
8	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
8	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2 564 99 +		\$0.00	. г	*0.504.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	\$2,564.99		\$0.00	L	\$2,564.99
12.	Incluother Do n Spec	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify: the amount in the last column of line 10 to the amount in line 11. The reservant amount on the Summary of Schedules and Statistical Summary of Schedules	our dependent not available to	p pay expenses listed in	Schedul		^{11.} –	\$0.00 \$2,564.99
		ou expect an increase or decrease within the year after you file this form		Balantia			L	,
	۔ ا <u>ی</u>							

Case 16-10452 Doc 1

Debtor 1	Camellia	ise:	Taylor	Check	if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name Middle Name	Last Name		n amended filing supplement showing p come as of the followin		
United States	Bankruptcy Court for the :NOF	RTHERN DISTRICT OF II	_LINOIS	_		3	
Case Number (If known)					M / DD / YYYY	or 2 because Debtor 2	
Official F	orm 106J				aintains a separate hou		
Schedul	e J: Your Expe	nses				12/14	
=	and accurate as possible. If needed, attach another sheet						
Part 1:	escribe Your Household						
=	nt case? Go to line 2. Does Debtor 2 live in a separ No. Yes. Debtor 2 must file		l.				
-	nave dependents?	No X Yes. Fill out this	s information for	Dependent's relations Debtor 1 or Debtor 2	ship to Dependent's age	Does dependent live with you?	
Debtor 2 Do not st names.	tate the dependents'	each dependent		Son	9	No X Yes X No	
						Yes	
						X No Yes	
						X No Yes	
						X No Yes	
expense	expenses include s of people other than and your dependents?	X No Yes					
Part 2:	stimate Your Ongoing Monthly	y Expenses					
	expenses as of your bankru f a date after the bankruptcy date.		•	• •	•		
-	ses paid for with non-cash gance and have included it on		=			Your expenses	
any rent	al or home ownership expen for the ground or lot. cluded in line 4:	ises for your residend	:e. Include first mortgage pa	ayments and	4.	\$2,000.00	
4a. Re	al estate taxes				4a .	\$0.00	
	operty, homeowner's, or rente	r's insurance			4b.	\$0.00	
4c. Ho							
4d. Ho	meowner's association or con	idominium dues			4d.	\$0.00	

Schedule J: Your Expenses

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Document Camellia First Name Middle Name Last Name

Debtor 1

Case Number (if known) _

			Your expense	es
5. A	dditional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6. U	tilities:			
6	a. Electricity, heat, natural gas	6a.		\$0.00
6	b. Water, sewer, garbage collection	6b.		\$0.00
6	c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$100.00
6	d. Other. Specify:	6d.	\$	0.00
7. F	ood and housekeeping supplies	7.		\$300.00
3. C	hildcare and children's education costs	8.		\$50.00
9. C	lothing, laundry, and dry cleaning	9.		\$90.00
10. P	ersonal care products and services	10.		\$55.00
11. N	edical and dental expenses	11.		\$50.00
	ransportation. Include gas, maintenance, bus or train fare. o not include car payments.	12.		\$160.00
13. E	ntertainment, clubs, recreation, newspapers, magazines, and books	13.		\$50.00
14. C	haritable contributions and religious donations	14.		\$0.00
15. lı	surance.			
	o not include insurance deducted from your pay or included in lines 4 or 20.			
1	5a. Life insurance	15a.		\$0.00
1	5b. Health insurance	15b.		\$0.00
1	5c. Vehicle insurance	15c.		\$0.00
1	5d. Other insurance. Specify:	15d.		\$0.00
16. T	axes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
S	pecify:	16.		\$0.0
17. l ı	stallment or lease payments:			
1	7a. Car payments for Vehicle 1	17a.		\$0.00
1	7b. Car payments for Vehicle 2	17b.		\$0.00
1	7c. Other. Specify:	17c.		\$0.00
	7d. Other. Specify:	17d.		\$0.00
18. Y	our payments of alimony, maintenance, and support that you did not report as deducted			
fı	om your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.		\$0.00
	ther payments you make to support others who do not live with you.			
S	pecify:	19.		\$0.00
	ther real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	Da. Mortgages on other property	20a.		\$ 0.00
	Db. Real estate taxes	20b.	\$	0.0
_	Oc. Property, homeowner's, or renter's insurance	20c.	\$	0.0
2	1 2/			
	Od. Maintenance, repair, and upkeep expenses	20d.	\$	0.00

Official Form 106J Record # 705718 Case 16-10452 Doc 1 Filed 03/28/16 Entered 03/28/16 09:24:47 Desc Main Document Page 35 of 60

Camellia

Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$5.00 Postage/Bank Fees (\$5.00), 21. 21. Other. Specify: \$2,860.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$2,564.99 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$2,860.00 23b. Copy your monthly expenses from line 22 above. 23b.--\$295.01 Subtract your monthly expenses from your monthly income. 23c. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Yes. Explain Here:

Official Form 106J Record # 705718 Schedule J: Your Expenses Page 3 of 3

Fill in this information to identify your case:					
Debtor 1	Camellia		Taylor		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Case Number (If known)		the : <u>NORTHERN</u> District of	(State)		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NO	OT an attorney to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have re correct.	ead the summary and schedules filed with this declaration and that they are true and
/s/ Camellia Taylor Signature of Debtor 1	Signature of Debtor 2
Date 03/26/2016 MM / DD / YYYY	DateMM / DD / YYYY

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Fill in this in	formation to ide	ntify your case:		
Debtor 1	Camellia		Taylor	_
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court f	for the : <u>NORTHERN</u> District of _	ILLINOIS (State)	
Case Number (If known)	r		_	

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number	number (ii known). Answer every question.						
Part	Give Details About Your Marital Status and W	here You Lived Before					
01. What is your current marital status?							
_	Tanana a						
	Married						
	Not married						
02 During the last 3 years, have you lived anywhere other than where you live now?							
	During the last 3 years, have you lived anywhere other than where you live now?						
	Yes. List all of the places you lived in the last 3 ye	ars. Do not include where v	ou live now.				
_	, , , , , , , , , , , , , , , , , , , ,						
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2			
		lived there		lived there			
			Same as Debtor 1	Same as Debtor 1			
	1401 S State St., Chicago, IL 60605	03/2014-3/2015		-			
				_			
				_			
			Same as Debtor 1	Same as Debtor 1			
	3789 Masonwood Ln	FROM 03/2015	_				
	Memphis TN 38116	To 09/2015					
				_			
				-			
_							
	thin the last 8 years, did you ever live with a spo operty states and territories include Arizona, Cali						
	d Wisconsin.)	norma, idano, Louisiana, N	evada, New Mexico, Fuerto Nico, Texas, Washii	igion,			
	No.						
	Yes. Make sure you fill out Schedule H: Your Cod	ebtors (Official Form 106H).					
Part	Explain the Sources of Your Income						
ran	Explain the Sources of Your Income						

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Debt	or 1	Camellia		Taylor	r age 30 or 00	ase Number (if known)	
DCDI	01 1	First Name	Middle Name	Last Name	_	ase Number (ii known)	
04	Fill i	in the total amo	income from employment or from the from employment of from the fro	n all jobs and all businesse	es, including part-time activit	ties.	
		No.					
	\	Yes. Fill in the o	details				
				Debtor 1 Sources of income Check all that apply	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply	Gross income (before deductions and exclusions)
		From January	1 of current year until	Wages, commissions,	\$7,056	Wages, commissions,	
		the date you fi	led for bankruptcy:	bonuses, tips Operating a business		bonuses, tips Operating a business	
_		For last calend	dar year:	Wages, commissions, bonuses, tips	\$10,000	Wages, commissions, bonuses, tips	
		(January 1 to [December 31, 2015)	Operating a business		Operating a business	
-		For the calend	ar year before that:	Wages, commissions,	\$60,799	Wages, commissions,	
		(January 1 to [December 31, 2014)	bonuses, tips Operating a business		bonuses, tips Operating a business	
	1		nd the gross income from each	source separately. Do not	include income that you liste	ed in line 4.	
				Debtor 1		Debtor 2	
				Sources of income Describe below.	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
F	art 3	List Certa	in Payments You Made Before Y	ou Filed for Bankruptcy			

Case 16-10452 Doc 1 Filed 03/28/16 Entered 03/28/16 09:24:47 Desc Main Page 39 of 60 Document Camellia Taylor Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Capital ONE AUTO Finan 3901 \$ 9,852 Monthly \$ 1,347 Mortgage Car Dallas Pkwy Plano TX 75093 Credit card Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. □ No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe Debt owed \$1,500 \$0 Debtor's sister

Official Form 10	7

Record # 705718

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	ason for this payment lude creditor's name
an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of payment paid Amount you still owe Inc. Part 4: Identify Legal actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or comodifications, and contract disputes. No. Yes. Fill in the details.	ason for this payment lude creditor's name
Yes. List all payments to an insider. Dates of payment paid Amount you still owe Inc. Part 4: Identify Legal actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or or modifications, and contract disputes. No. Yes. Fill in the details.	lude creditor's name
Dates of payment paid Amount you still owe Inc. Part 4: Identify Legal actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or or modifications, and contract disputes. No. Yes. Fill in the details. Nature of the case Court or agency	lude creditor's name
Dates of payment paid Amount you still owe Inc. Part 4: Identify Legal actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or or modifications, and contract disputes. No. Yes. Fill in the details. Nature of the case Court or agency	lude creditor's name
Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or or modifications, and contract disputes. No. Yes. Fill in the details. Nature of the case Court or agency	
Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or or modifications, and contract disputes. No. Yes. Fill in the details. Nature of the case Court or agency	custody
Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or or modifications, and contract disputes. No. Yes. Fill in the details.	custody
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or comodifications, and contract disputes. No. Yes. Fill in the details. Nature of the case Court or agency	custody
Yes. Fill in the details. Nature of the case Court or agency	
Nature of the case Court or agency	
Chicago Patrolmen's Fed. Credit Union Contract Circuit Court of Cook County	Status of the case
	Pending
_v. Taylor	On appeal
	Concluded
16 M1 101075	
<u>16 M1 101975</u>	_
Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or let Check all that apply and fill in the details below. No. Go to line 11	vied?
Yes. Fill in the information below.	
Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts	
Yes. Fill in the information below. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of crecourt-appointed receiver, a custodian, or another official? No. Yes.	editors, a
List Certain Gifts and Contributions	
Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?	
I I No	
No.	
Yes. Fill in the details for each gift.	ı Value
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the	gifts
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the	gifts
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the	gifts
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the	gifts
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the	gifts
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Cash Describe the gifts Dates you gave the	gifts
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the	gifts
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Cash Person's relationship to you Debtor's paren	gifts \$1,500
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Cash Person's relationship to you Debtor's paren Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to	gifts \$1,500
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Cash Person's relationship to you Debtor's paren Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to No.	gifts \$1,500
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Cash Person's relationship to you Debtor's paren Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to	gifts \$1,500
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Cash Person's relationship to you Debtor's paren Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to No. Yes. Fill in the details for each gift.	gifts \$1,500
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Cash Person's relationship to you Debtor's paren Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to No.	gifts \$1,500
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Cash Person's relationship to you Debtor's paren Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to No. Yes. Fill in the details for each gift.	gifts \$1,500

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ebto	or 1	Camellia		Taylor	Case Number (if kr	nown)	
		First Name	Middle Name	Last Name			
15		hin 1 year before you filed nbling?	for bankruptcy or sinc	e you filed for bankruptcy, d	lid you lose anything because of t	theft, fire, other dis	saster, or
		No.					
	_	Yes. Fill in the details for ea	ach gift.				
ŀ	art 7	List Certain Payments	or Transfers				
16	\A/;+l	hin 1 year hafara you filed	for bankruntov, did va	u or anyone else acting on y	your bobolf now or transfer any ne	onerty to envene	ou conculted
10	abo	out seeking bankruptcy or	preparing a bankruptc	y petition?	cies for services required in your		ou consulted
		No.					
	=	Yes. Fill in the details					
	i	Party Contact Info		Description and value of a	ny property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					Payment/Value:
		55 E. Monroe Street #340	00				\$2,195.00: \$665.00
		Chicago,IL 60603	 				paid prior to filing, balance to be paid
		Officago,iL 00000					after case filing.
		·					
	F	Party Contact Info		Description and value of a	ny property transferred	Date payment or transfer	Amount of payment
				Credit Counseling Services		1	#05.00
		Hananwill Credit Counsel	ing	Ordan Countries and Victor		2016	\$25.00
		115 N. Cross St.					
		Robinson, IL 62454					
						J	
17	pro	-	th your creditors or to	make payments to your cred	our behalf pay or transfer any pro itors?	operty to anyone w	/ho
	_	No					
	_	No.					
	Ш	Yes. Fill in the details.					
18	With	hin 2 years hefore you file	d for hankruntey did v	ou sell trade or otherwise t	ransfer any property to anyone, o	ther than property	
		nsferred in the ordinary co			ransisi any proporty to anyono, o	anor than property	
		_			ting of a security interest or mort	gage on your prop	erty).
	Doı	not include gifts and trans	fers that you have alre	ady listed on this statement.	•		
		No.					
		Yes. Fill in the details for ea	ach gift.				
19		hin 10 years before you file reficiary? (These are often			a self-settled trust or similar dev	ice of which you a	re a
		No.					
		Yes. Fill in the details for ea	ach gift.				
		liet Contain T	Accounts In-to-	Safa Damasić Barra	wa Unita		
P	art 8:	LIST Certain Financial	Accounts, instruments,	Safe Deposit Boxes, and Stora	ge Units		

Case 16-10452 Doc 1 Filed 03/28/16 Entered 03/28/16 09:24:47 Page 42 of 60 Document Camellia Taylor Case Number (if known) First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. ☐ No Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before closed, sold, moved, instrument closing or transfer or transferred Chicago Patrolman's Fed. Credit Checking 4/2015 \$200 XXX - Unknown Savings Union Money market Brokerage Other_ Checking XXX - <u>Unknown - 401(k)</u> 3/2015 \$5,000 Savings Money market Brokerage Other Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? **Identify Property You Hold or Control for Someone Else** Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Value Describe the property Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.

Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Camellia Taylor Case Number (if known) First Name Middle Name Last Name 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Yes. Fill in the details. Court or agency Nature of the case Status of the case Part 11: **Give Details About Your Business or Connections to Any Business** 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. 28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Camellia Taylor Signature of Debtor 2 Signature of Debtor 1 Date 03/26/2016 MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No _. Attach the Bankruptcy Petition Preparer's Notice. Yes. Name of person _ Declaration, and Signature (Official Form 119).

Fill in this in	Caco 16 10 formation to identify yo		Filad 02/29/16	ed 03/28/16 09:2 4 of 60	4:47	Desc Main
Debtor 1	Camellia		Taylor			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
	Bankruptcy Court for the : _ District of _ <u>ILLINOIS</u> _	NORTHERN DISTRICT	OF ILLINOIS EASTERN			_
<u>DIVISION</u> L	District of <u>ILLINOIS</u>		(State)			Check if this is an amended filing
Official F	orm 108			1		amenaed lilling

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

List Your Creditors Who Have Secured Claims Part 1: 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? Surrender the property П No Creditor's name: **Capital ONE AUTO Finan** Retain the property and redeem it Yes Retain the property and enter into a 2010 Acura TSX with over 75,000 miles Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: ☐ Surrender the property □ No Creditor's name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: _____ securing debt: ☐ No Creditor's ☐ Surrender the property name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: Creditor's Surrender the property ☐ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: ____ securing debt:

Debtor 1

Camellia Case 16-10452

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List Your Unexpired Personal Property Leases

5	
For any unexpired personal property lease that you listed in Schedule G: Executory Co	
fill in the information below. Do not list real estate leases. Unexpired leases are leases	
ended. You may assume an unexpired personal property lease if the trustee does not a	ssume it. 11 U.S.C. § 365(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
Lessoi s name.	
Description of leased	Yes
property:	
F - F - 9	
Lessor's name:	□ No
	☐ Yes
Description of leased	☐ fes
property:	
Lessor's name:	□No
Description of leased	
property:	
Lessor's name:	□No
	□Yes
Description of leased	
property:	
Lessor's name:	No
Description of leased	□Yes
Description of leased property:	
property.	
Lessor's name:	□No
Description of leased	□Yes
property:	
Lessor's name:	□ No
	Yes
Description of leased	
property:	
Part 3: Sign Below	
Jnder penalty of perjury, I declare that I have indicated my intention about any property	of my estate that secures a debt and any
personal property that is subject to an unexpired lease.	
🗶 /s/ Camellia Taylor	
Signature of Debtor 1 Signature of Debtor	·2
Date Dated: 03/26/2016 Date	
MM / DD / YYYY MM / DD /	YYYY

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re					
Camellia Tayl	or / Debtor	C	ase No:		
		C	hapter:	Chapter 7	
			•	•	
	DISCLOSURE OF CO	MPENSATION OF ATTORNEY F	OR DEB	ГOR	
compensation p	o 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 baid to me within one year before the filing of the rendered on behalf of the debtor(s) in conte	the petition in bankruptcy, or agreed	to be paid	to me, for service	ces
For legal	services, I have agreed to accept	\$2,195.00			
Prior to th	ne filing of this statement I have received	\$665.00			
Balance I	Due	\$1,530.00			
2. The source	e of the compensation paid to me was:				
Deb	otor(s) Other: (specify Ronald C	<u>Grimmette</u>			
3. The source	e of compensation to be paid to me is:				
De	btor(s) Other: (specify Ronald Gri	mmette			
4. I have of my law firm	e not agreed to share the above-disclosed com		ss they are	members and a	ssociates
I hav	e agreed to share the above-disclosed compen	sation with a other person or persons	who are n	ot members or a	ssociates
5. In return for case, inclu	or the above-disclosed fee, I have agreed to redding:	nder legal service for all aspects of th	ie bankrup	tey	
a. Analy	ysis of the debtor's financial situation, and ren	dering advice to the debtor in determ	ining whe	ther to file a peti	ition in
b. Prepa	aration and filing of any petition, schedules, sta	atements of affairs and plan which ma	ay be requ	ired;	
c. Repre	esentation of the debtor at the meeting of cred	itors and confirmation hearing, and ar	ny adjourn	ed hearings ther	eof;
	nent with the debtor(s), the above-disclosed fe	_			
	NOT include missed meeting or court of lien avoidances, dischargeability actions, other		-	-	conversions to another
	I certify that the foregoing is a complete	CERTIFICATION e statement of any agreement or arran-	gement fo	r	
	payment to		DJQ	•	
	me for representation of the debtor(s) in this				
	Date: 03/28/2016 Date	/s/ Jonathan Daniel Parker Signature of Attorney			
	- Duit	Signature of Morney			
		Geraci Law L.L.C.			

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Name of law firm

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National Headquarters: 55 E. Monroe Street, #3450 Chicago L 50609 60 312.332.1800 help@geracilaw.com

Date: 3/19/2016

Consultation Attorney: PAR

Record # : 705-718



Chapter 7 Retainer Agreement

case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues, or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 150511

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Camellia Taylor / Debtor	Bankruptcy Docket #:
	Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/26/2016 /s/ Camellia Taylor

Camellia Taylor

X Date & Sign

Record # 705718 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document
In re Camellia Taylor / Debtor

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B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Camellia

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Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/26/2016	/s/ Camellia Taylor	
	Camellia Taylor	
Dated: 03/28/2016	/s/ Jonathan Daniel Parker	
	Attorney: Jonathan Daniel Parker	

Form B 201A. Notice to Consumer Debtor(s) Record # 705718 Page 2 of 2

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Debto	1100-000	Taylor Middle Name Last Name	Case Number (i	if known)
	First Name			
	Answer These Questions What kind of debts do you have? Are you filing under Chapter 7?	as "incurred by an individual plane." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or investigation. No. Go to line 16c. Yes. Go to line 17.	consumer debts? Consumer debts are deprimarily for a personal, family, or household business debts? Business debts are debts are debts. The personal of the business debts are debts are debts. The personal of the business debts are debts. The personal debts or business debts.	purpose." Its that you incurred to obtain ess or investment.
en de executado de entre de e	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		er 7. Do you estimate that after any exempt es are paid that funds will be available to distr	
18.	How many creditors do you estimate that you owe?	1-4950-99100-199200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
20	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
· 中日 - 一月	Sign Below			
For	you	correct. If I have chosen to file under Chap of title 11, United States Code. I ur under Chapter 7 If no attorney represents me and I this document, I have obtained and I request relief in accordance with I understand making a false staten	Sign 2016 Exec	ole, under Chapter 7, 11,12, or 13 upter, and I choose to proceed not an attorney to help me fill out 2(b). pecified in this petition. y or property by fraud in connection

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Fill in this in	formation to iden	tify your case:		trom service
Debtor 1	Camellia		Taylor	
	First Name	Middle Name	Last Name	
Debtor 2	W			
(Spouse, if filing)	First Name	Middla Name	Last Name	
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)	r			
(

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below								
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
No								
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
Under penalty of perjury, I declare that I have read the summary and correct.	d schedules filed with this declaration and that they are true and							
Signature of Debtor 1	Signature of Debtor 2							
2 C	orgination of behing 2							
Date : 7 / 4 /2016 MM / DD / YYYY	Date MM / DD / YYYY							

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Debtor 1	Camellia		Taylor	Case Number (if known)
	First Name	Middle Name	Last Name	
CAST COMPOSITION OF	 Interpretation of the second se	en e		en de la company de la comp En la company de la company
Marie	No.			
g taxes	Yes. Fill in the detai	ile		
<u> </u>	j res. i ili ili die detai	113.		Environmental law, if you know it Date of notice
and control to				
W 12			and the second s	
	No.			
8	Yes. Fill in the deta	ils.		
au L				Environmental law, if you know it Date of notice
1000				
9 E				ordere, regional del desemble fra estador en oddicar maso has casarde monderem j
Supplementary E	No.			
	Yes. Fill in the deta	ils.		
appearance:				Nature of the case Status of the case
PULLER	Give Details Al	bout Your Business or Connec	tions to Any Business	
27 W	ithin 4 years before	you filed for bankruptcy, did	you own a business or have	any of the following connections to any business?
			e, profession, or other activity	
nachrosse	=		.C) or limited liability partners	
THE STATE OF THE S	A partner in a p		,	······· /
man (Arrange)	-	ctor, or managing executive	of a corporation	
	_		uity securities of a corporation	•
oligica atterior	An owner of at	least 5% of the voting or equ	uity securities of a corporation	1
	No. None of the ab	ove applies. Go to Part 12.		
Г	.	apply above and fill in the de	tails below for each business.	
*	-			
28 W	lithin 2 years hefore	you filed for bankruptcy, did	vou give a financial statemer	nt to anyone about your business? Include all financial
2	stitutions, creditors,		you give a imanolar statemen	it to anyone about your business. Include an intanoual
99	I No			
	No.	-11_		
L	Yes. Fill in the deta		sued	
117 Mar 65		Date is	sucu	
2343	Sign Below			
Lhs	we read the answers	on this Statement of Finance	ial Affairs and any attachmen	ts, and I declare under penalty of perjury that the
3				ling property, or obtaining money or property by fraud
5			fines up to \$250,000, or impris	onment for up to 20 years, or both.
18	U.S.C. §§ 152, 1341,	1519, and 3571.		
and the second	\bigcap	· / / /	n	
	· (Cana	0 00 M	C x	
~	Signature of Debto	or 1		of Debtor 2
	. J			
	Date <u> </u>	7/2016	Data	
SM Program	MM / DD /	YYYY	MM	I / DD / YYYY
nie Die	Lucu attach addition	al name to Vour Statement	of Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
1710	i you allaon addition	ai pages to Tour Statement	o, , manda Anans IVI maivid	adio , mily for build uptoy formular rolli 101 ft
	No			
l E] Yes			
dama				
Dic	I you pay or agree to	pay someone who is not an	attorney to help you fill out b	ankruptcy forms?
	No			
1	=	on		. Attach the Bankruptcy Petition Preparer's Notice,
L	Jies, Maine of pers	UII		Declaration, and Signature (Official Form 119).
				,
Service Contractor				

Record # 705718

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ebtor 1	Camellia		Taylor	Case Number (if known)	
	First Name	Middle Name	Last Name		
Part 2					
	· · · . · · · .				• .
					Will the lease be assumed?
Less	sor's name:				☐ No
D		ı			Yes
	cription of leased erty:	ı			
Piop	orty.				
وع ا	sor's name:				☐ No
	ou s name.	2011-201-2011-2011-2011-2011-2011-2011-	NE CONTRACTOR CONTRACT		
Des	cription of leased	i			Yes
	erty:	•			
Less	sor's name:				□No
	Jo. o Harrio.				
Des	cription of leased	1			Yes
	erty:				
VALUE (1991)					
Less	sor's name:				□No
***************************************					Yes
Des	cription of leased	t			Птез
	erty:				
randron de construcción de					
Less	sor's name:				□No
	***************************************		kan bay gada yang pinag baya bigga baggai 1999 999 999 999 999 999 999 999 999 9		 □Yes
Des	cription of leased	d			
prop	erty:				
Less	sor's name:				□No
mmermin	***************************************				□Yes
	cription of leased	t			
prop	erty:				
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Sign	nature of Debtor 1		Signature of Debto	or 2	
Date	Dated: <u>9,8</u>	P 12(Date		
Juli	MM / DD / YYYY	 ··	MM / DD /	YYYY	

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DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for £mily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2

 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5 Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.

 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community

property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.

- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ. CHECK & MAKE SURE OUR PETITION IS ACQUIRATE!!!

s filed in Court AND WE HAVE TO READ, CHE Dated:/2016	CK, & MAKE SURE OUR PETITION IS(ACOURATE!!!!	X Date & Sign
	Camellia Taylor	

Record # 705718 Asset Disclosure Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Camellia Taylor / Debtor

Bankruptcy Docket #:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 🥎 🏳 /2016

Camellia Taylo

X Date & Sign

Record # 705718

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Deb	otor 1	Camellia		Taylor		Case I	Number (if known	י)			
		First Name	Middle Name	Last Name							
								ı	Column B Debtor 2 or non-filing spouse		
8.	Unem	oloyment com	pensation				\$0.00		\$0.00		
	Do not under	enter the amounts	unt if you contend that the amount receivarity Act. Instead, list it here:	ved was a benefit				•	***************************************		
	For yo	ou	A-1111718180 (\$\$\$AA881); BERKARNING BERKETEN (\$\$100 9900								
	For yo	ur spouse	***************************************								
9.			nt income. Do not include any amount r cial Security Act.	eceived that was a			\$0.00		\$0.00		
10.	Do no as a v	t include any b ictim of a war o	er sources not listed above. Specify the enefits received under the Social Securi crime, a crime against humanity, or interrry, list other sources on a separate page	ty Act or payments received national or domestic							
William In Company	10a		MARKET PROPERTY AND ADMINISTRATION OF THE PROPERTY				\$0.00	,	\$ 0.00		
Constitution to the same	10b					\$	0.00		\$0.00		
							\$0.00		\$0.00		
							\$3,120.00 -	+	\$0.00	=	\$3,120.00
		Determine	Whether the Means Test Applies to You								
12	Calcu	late your curre	ent monthly income for the year. Follow	these steps:					Į		
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		Multiply by 12	(the number of months in a year).						£	the advisor to a transportation	x 12
-	12b.	The result is yo	our annual income for this part of the for	m.					12b.	Van Seer Sterren	\$37,440.00
13.	Calcu	late the media	n family income that applies to you. Fo	ollow these steps:							
	Fill in	the state in whi	ich you live.	IL							
TO THE OWNER OF THE OWNER OWNER, THE OWNER OWNER, THE O	Fill in	the number of	people in your household.	2							:
And the state of t	To fin	d a list of applic	nily income for your state and size of hou cable median income amounts, go online orm. This list may also be available at the	using the link specified in the			***************************************		13.		\$63,820.00
14	How	to the lines co	mpare?								
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And the same of th	14b.		nore than line 13 On the top of page 1, and fill out Form 122A-2.	check box 2, The presumption	n of abuse is	s deteri	mined by Form	122 <i>F</i>	1-2.		
-78		Sign Belov	w								
		By signing her	e, I declare under penalty of perjury that	the information on this statem	ent and in a	iny atta	chments is true	e and	correct.		
		Clar	Camellia Taylor	0							
		,	o of								
Property concepts to the last of the last		Date:: _	<u> 5/26/2016</u>								
with Spiritual part of Administration		If you checked	line 14a, do NOT fill out or file Form 12:	2A-2.							
N/SASST-randway		If you checked	line 14b, fill out Form 122A-2 and file it	with this form.							

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Form B 201A, Notice to Consumer Debtor(s)

In re Camellia Taylor / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 3/26/2016

Camellia Taylor

X Date & Sign

Dated: // /2016

Attorney: Jonathan Daniel Parker

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re						
Camellia Tayl	lor / Debtor		Case No:			
			Chapter:	Chapter 7		
	DISCLOSURE OF COM	IPENSATION OF ATTORNE	Y FOR DEB	TOR		
compensation p	to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b paid to me within one year before the filing of the be rendered on behalf of the debtor(s) in contem	e petition in bankruptcy, or agree	ed to be paid	to me, for servi	ces	
For legal	services, I have agreed to accept	\$2,195.00				
Prior to th	he filing of this statement I have received	\$0.00 6 G -\$2,195.00 15 3 g				
Balance I	Due	-\$2,195.00 1539				
2. The source	e of the compensation paid to me was:					
Deb	otor(s) Other: (specify					
3. The source	ee of compensation to be paid to me is:					
De De	ebtor(s) Other: (specify					
	Canor. (speeding			, ,		
4. A I hav of m <u>v la</u> w firm	ve not agreed to share the above-disclosed comp	ensation with any other person ur	nless they are	e members and a	ssociates	
		4iishsh				
	ve agreed to share the above-disclosed compensation				ssociates	
 In return f case, inclu 	for the above-disclosed fee, I have agreed to reno ading:	der legal service for all aspects of	f the bankrup	otcy		
a. Anal; bankruptcy;	ysis of the debtor's financial situation, and rend	ering advice to the debtor in dete	rmining whe	ther to file a pet	ition in	
• •						
b. Prepa	aration and filing of any petition, schedules, stat	ements of affairs and plan which	may be requ	nired;		
c. Repr	resentation of the debtor at the meeting of creditor	ors and confirmation hearing, and	d any adjourr	ned hearings ther	eof;	
6. By agreen	nent with the debtor(s), the above-disclosed fee	does not include the following se	ervice:			
Fee does	NOT include missed meeting or court da	ntes, amendments to schedules	s, adversary	complaints or	conversions to anot	he
chapter, judicia	al lien avoidances, dischargeability actions, othe	r contested matters except the fire	st meeting of	f creditors.		
	C	ERTIFICATION				
	I certify that the foregoing is a complete s	statement of any agreement or arr	rangement fo	Σ		
	payment to me for representation of the debtor(s) in this	pankruptcy proceedings				
	Dated: 3 /35 /2016					
	Date	Signature of Attorney				
	,				i	

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Geraci Law L.L.C.

Name of law firm

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Debtor 1	Camellia		Taylor	Case Number (if known)	
	First Name	Middle Name	Last Name			
represe if you a by an a	or attorney, if you are ented by one re not represented ttorney, you do not file this page.	proceed under Chapteeach chapter for which the information in the Signature of Attack. Jonathan Printed name Geraci La Firm name	er 7, 11, 12, or 13 of title 11, Un h the person is eligible. I also hd, in a case in which § 707(b)(schedules filed with the petition orney for Debtor 1 Daniel Parker aw L.L.C.	, declare that I have informed thited States Code, and have expertify that I have delivered to the 4)(D) applies, certify that I have is incorrect. Date	plained the relief avail ne debtor(s) the notice	able under required by
erio de de de la composição de desta de la composição de la composição de la composição de la composição de la		Chicago City		IL State	60603 ZIP Code	
Tariel Maria (Maria Maria Mari		Contact Phone	312-332-1800	Email add	_{iress} ndil@gera	cilaw.com
		6297378		IL		
		Bar number		State	the state of the s	